

|   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
|---|-------------------------------------|---|---|--------------------------------|---------------------------------|----------------------------------|----------------------------|---------------------------|-----------------------------|--------------------------------|---------------------------------|----------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <b>FORM B1</b>  |                                     | <b>United States Bankruptcy Court</b><br><b>Northern District of New York</b>   |   | <b>Voluntary Petition</b>      |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Name of Debtor (if individual, enter Last, First, Middle):<br><b>GUERNSEY, ROBERT</b>   |                                     | Name of Joint Debtor (Spouse)(Last, First, Middle):<br><b>GUERNSEY, MARCIA</b>  |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| All Other Names used by the Debtor in the last 6 years<br>(include married, maiden, and trade names):   |                                     | All Other Names used by the Joint Debtor in the last 6 years<br>(include married, maiden, and trade names):                 |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No.<br>(if more than one, state all):<br><b>XXX-XX-9813</b>  |                                     | Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all):<br><b>XXX-XX-6529</b> |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Street Address of Debtor (No. & Street, City, State & Zip Code):<br><b>366 NORTH GRAND ST<br/>COBLESKILL NY 12043</b>   |                                     | Street Address of Joint Debtor (No. & Street, City, State & Zip Code):<br><b>366 NORTH GRAND ST<br/>COBLESKILL NY 12043</b> |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| County of Residence or of the<br>Principal Place of Business: <b>SCHOHARIE</b>  |                                     | County of Residence or of the<br>Principal Place of Business: <b>SCHOHARIE</b>  |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Mailing Address of Debtor (if different from street address):   |                                     | Mailing Address of Joint Debtor (if different from street address):   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Location of Principal Assets of Business Debtor<br>(if different from street address above):  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b>  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Venue (Check any applicable box)</b>   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Type of Debtor</b> (Check all boxes that apply)  |                                     |   | <b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box)  |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad<br><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker<br><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker<br><input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank   |                                     |   | <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13<br><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12<br><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Nature of Debts</b> (Check one box)  |                                     |   | <b>Filing Fee</b> (Check one box)   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business   |                                     |   | <input checked="" type="checkbox"/> Full Filing Fee Attached<br><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only)<br>Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments.<br>Rule 1006(b). See Official Form No. 3. |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Chapter 11 Small Business (Check all boxes that apply)</b>   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101<br><input type="checkbox"/> Debtor is and elects to be considered a small business under<br>11 U.S.C. § 1121(e) (Optional)  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Statistical/Administrative Information</b> (Estimates only)  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors.<br><input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| Estimated Number of Creditors <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">1-15</td> <td style="text-align: center;">16-49</td> <td style="text-align: center;">50-99</td> <td style="text-align: center;">100-199</td> <td style="text-align: center;">200-999</td> <td style="text-align: center;">1000-over</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>   |                                     |   |   |                                |                                 | 1-15                             | 16-49                      | 50-99                     | 100-199                     | 200-999                        | 1000-over                       | <input type="checkbox"/>         | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> |                          |                          |                          |                          |
| 1-15  | 16-49                               | 50-99   | 100-199   | 200-999                        | 1000-over                       |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/>       | <input type="checkbox"/>        |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Estimated Assets</b>   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">\$0 to<br/>\$50,000</td> <td style="text-align: center;">\$50,001 to<br/>\$100,000</td> <td style="text-align: center;">\$100,001 to<br/>\$500,000</td> <td style="text-align: center;">\$500,001 to<br/>\$1 million</td> <td style="text-align: center;">\$1,000,001 to<br/>\$10 million</td> <td style="text-align: center;">\$10,000,001 to<br/>\$50 million</td> <td style="text-align: center;">\$50,000,001 to<br/>\$100 million</td> <td style="text-align: center;">More than<br/>\$100 million</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> |                                     |   |   |                                |                                 | \$0 to<br>\$50,000               | \$50,001 to<br>\$100,000   | \$100,001 to<br>\$500,000 | \$500,001 to<br>\$1 million | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million | More than<br>\$100 million          | <input checked="" type="checkbox"/> | <input type="checkbox"/>            | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| \$0 to<br>\$50,000  | \$50,001 to<br>\$100,000            | \$100,001 to<br>\$500,000   | \$500,001 to<br>\$1 million   | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million | More than<br>\$100 million |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input checked="" type="checkbox"/>   | <input type="checkbox"/>            | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/>       | <input type="checkbox"/>        | <input type="checkbox"/>         | <input type="checkbox"/>   |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>Estimated Debts</b>  |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">\$0 to<br/>\$50,000</td> <td style="text-align: center;">\$50,001 to<br/>\$100,000</td> <td style="text-align: center;">\$100,001 to<br/>\$500,000</td> <td style="text-align: center;">\$500,001 to<br/>\$1 million</td> <td style="text-align: center;">\$1,000,001 to<br/>\$10 million</td> <td style="text-align: center;">\$10,000,001 to<br/>\$50 million</td> <td style="text-align: center;">\$50,000,001 to<br/>\$100 million</td> <td style="text-align: center;">More than<br/>\$100 million</td> </tr> <tr> <td><input type="checkbox"/></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table> |                                     |   |   |                                |                                 | \$0 to<br>\$50,000               | \$50,001 to<br>\$100,000   | \$100,001 to<br>\$500,000 | \$500,001 to<br>\$1 million | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million | More than<br>\$100 million          | <input type="checkbox"/>            | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| \$0 to<br>\$50,000  | \$50,001 to<br>\$100,000            | \$100,001 to<br>\$500,000   | \$500,001 to<br>\$1 million   | \$1,000,001 to<br>\$10 million | \$10,000,001 to<br>\$50 million | \$50,000,001 to<br>\$100 million | More than<br>\$100 million |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <input type="checkbox"/>  | <input checked="" type="checkbox"/> | <input type="checkbox"/>  | <input type="checkbox"/>  | <input type="checkbox"/>       | <input type="checkbox"/>        | <input type="checkbox"/>         | <input type="checkbox"/>   |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |
| <b>THIS SPACE IS FOR COURT USE ONLY</b>   |                                     |   |   |                                |                                 |                                  |                            |                           |                             |                                |                                 |                                  |                                     |                                     |                                     |                          |                          |                          |                          |                          |                          |

|  |               |  |  |
|--|---------------|--|--|
| <b>Voluntary Petition</b><br><i>(This page must be completed and filed in every case)</i>  |               | Name of Debtor(s) <b>ROBERT GUERNSEY, MARCIA GUERNSEY</b>  |  |
| <b>Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)</b>   |               |  |  |
| Location<br>Where Filed: <b>NONE</b>   | Case Number:  | Date Filed:  |  |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)</b>  |               |  |  |
| Name of Debtor:<br><b>NONE</b>   | Case Number:  | Date Filed:  |  |
| District:  | Relationship: | Judge:   |  |
| <b>Signatures</b>  |               |  |  |
| <b>Signature(s) of Debtor(s) (Individual/Joint)</b>  |               | <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)  |  |
| I declare under penalty of perjury that the information provided in this petition is true and correct.<br>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. |               | <input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |  |
| <b>X /s/ ROBERT GUERNSEY</b><br>Signature of Debtor  |               | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts)  |  |
| <b>X /s/ MARCIA GUERNSEY</b><br>Signature of Joint Debtor  |               | I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  |  |
| <b>Telephone Number (If not represented by attorney)</b><br><b>6/1/2005</b><br>Date  |               | <b>X /s/Daniel P. O'Leary</b> <b>6/1/2005</b><br>Signature of Attorney for Debtor(s) Date  |  |
| <b>Signature of Attorney</b><br><b>X /s/Daniel P. O'Leary</b><br>Signature of Attorney for Debtor(s)<br><b>DANIEL P. O'LEARY, ESQ., 510168</b><br>Printed Name of Attorney for Debtor(s) / Bar No.   |               | <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  |
| <b>JERROLD W. BARTMAN, ESQ.</b><br>Firm Name<br><b>354 FERRIS RD NISKAYUNA NY 12304</b><br>Address<br><br><b>(518) 464-2600</b> <b>(518) 464-6667</b><br>Telephone Number<br><b>6/1/2005</b><br>Date   |               | <b>Signature of Non-Attorney Petition Preparer</b><br>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 101(17a), that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.   |  |
| <b>Signature of Debtor (Corporation/Partnership)</b><br>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.<br>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  |               | <b>Not Applicable</b><br>Printed Name of Bankruptcy Petition Preparer<br><br>Social Security Number (Required by 11 U.S.C. § 110(c).)<br><br>Address<br><br>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:<br><br>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. |  |
| <b>X Not Applicable</b><br>Signature of Authorized Individual<br><br>Printed Name of Authorized Individual<br><br>Title of Authorized Individual<br><br>Date   |               | <b>X Not Applicable</b><br>Signature of Bankruptcy Petition Preparer<br><br>Date<br><br>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.  |  |

Form B6  
(6/90)

**United States Bankruptcy Court  
Northern District of New York**

In re **ROBERT GUERNSEY**

**MARCIAGUERNSEY**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

| NAME OF SCHEDULE                                      | ATTACHED<br>(YES/NO) | NO. OF SHEETS | ASSETS              | LIABILITIES  | OTHER        |
|---|----------------------|---------------|---------------------|--------------|--------------|
| A - Real Property                                     | YES                  | 1             | \$ 0.00             |              |              |
| B - Personal Property                                 | YES                  | 3             | \$ 21,125.00        |              |              |
| C - Property Claimed<br>as Exempt                     | YES                  | 1             |                     |              |              |
| D - Creditors Holding<br>Secured Claims               | YES                  | 1             |                     | \$ 19,668.00 |              |
| E - Creditors Holding Unsecured<br>Priority Claims    | YES                  | 2             |                     | \$ 5,744.00  |              |
| F - Creditors Holding Unsecured<br>Nonpriority Claims | YES                  | 7             |                     | \$ 34,814.00 |              |
| G - Executory Contracts and<br>Unexpired Leases       | YES                  | 1             |                     |              |              |
| H - Codebtors   | YES                  | 1             |                     |              |              |
| I - Current Income of<br>Individual Debtor(s)         | YES                  | 1             |                     |              | \$ 2,952.20  |
| J - Current Expenditures of<br>Individual Debtor(s)   | YES                  | 1             |                     |              | \$ 2,480.00  |
| Total Number of sheets<br>in ALL Schedules ➤          |                      | <b>19</b>     |                     |              |              |
| Total Assets ➤  |                      |               | \$ 21,125.00        |              |              |
|   |                      |               | Total Liabilities ➤ |              | \$ 60,226.00 |

FORM B6A

(6/90)

In re: ROBERT GUERNSEY

MARCIA GUERNSEY

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE A - REAL PROPERTY

| DESCRIPTION AND LOCATION OF PROPERTY | NATURE OF DEBTOR'S INTEREST IN PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION | AMOUNT OF SECURED CLAIM |
|--------------------------------------|---|-----------------------------------|--|-------------------------|
|                                      |   | Total ➤                           |  | <b>0.00</b>             |

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)

In re ROBERT GUERNSEY

Debtor

MARCIA GUERNSEY

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--------------------------------------|-----------------------------------|---|
| 1. Cash on hand  | X    |                                      |                                   |   |
| 2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. |      | TRUSTCO                              |                                   | 200.00  |
| 3. Security deposits with public utilities, telephone companies, landlords, and others.  | X    |                                      |                                   |   |
| 4. Household goods and furnishings, including audio, video, and computer equipment.  |      | HOUSEHOLD GOODS                      |                                   | 4,000.00  |
| 5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.  | X    |                                      |                                   |   |
| 6. Wearing apparel.  |      | CLOTHING                             |                                   | 1,000.00  |
| 7. Furs and jewelry.   | X    |                                      |                                   |   |
| 8. Firearms and sports, photographic, and other hobby equipment.   |      | REMINGTON 1100 20 GUAGE              |                                   | 500.00  |
| 9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.   |      | MET LIFE<br>(LOAN AGAINST)           |                                   | 1,800.00  |
| 10. Annuities. Itemize and name each issuer.   | X    |                                      |                                   |   |
| 11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.   | X    |                                      |                                   |   |
| 12. Stock and interests in incorporated and unincorporated businesses. Itemize.  | X    |                                      |                                   |   |
| 13. Interests in partnerships or joint ventures. Itemize.  | X    |                                      |                                   |   |
| 14. Government and corporate bonds and other negotiable and nonnegotiable instruments.   | X    |                                      |                                   |   |

FORM B6B  
(10/89)

In re ROBERT GUERNSEY

Debtor

MARCIA GUERNSEY

Case No.

(If known)

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION OF PROPERTY            | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|---|-----------------------------------|---|
| 15. Accounts receivable.   | X    |   |                                   |   |
| 16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.   | X    |   |                                   |   |
| 17. Other liquidated debts owing debtor including tax refunds. Give particulars.   | X    |   |                                   |   |
| 18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.        | X    |   |                                   |   |
| 19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.   | X    |   |                                   |   |
| 20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. | X    |   |                                   |   |
| 21. Patents, copyrights, and other intellectual property. Give particulars.  | X    |   |                                   |   |
| 22. Licenses, franchises, and other general intangibles. Give particulars.   | X    |   |                                   |   |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories.   |      | <b>1999 CHEVY MALIBU<br/>MILEAGE 140K</b>       |                                   | <b>2,925.00</b>   |
| 23. Automobiles, trucks, trailers, and other vehicles and accessories.   |      | <b>1999 JEEP GRAND CHEROKEE<br/>MILEAGE 70K</b> |                                   | <b>10,700.00</b>  |
| 24. Boats, motors, and accessories.  | X    |   |                                   |   |
| 25. Aircraft and accessories.  | X    |   |                                   |   |
| 26. Office equipment, furnishings, and supplies.   | X    |   |                                   |   |
| 27. Machinery, fixtures, equipment and supplies used in business.  | X    |   |                                   |   |
| 28. Inventory.   | X    |   |                                   |   |
| 29. Animals.   | X    |   |                                   |   |

FORM B6B  
(10/89)

In re **ROBERT GUERNSEY**

Debtor

**MARcia GUERNSEY**

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

| TYPE OF PROPERTY   | NONE | DESCRIPTION AND LOCATION OF PROPERTY | HUSBAND, WIFE, JOINT OR COMMUNITY | CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION |
|--|------|--------------------------------------|-----------------------------------|---|
| 30. Crops - growing or harvested. Give particulars.                  | X    |                                      |                                   |   |
| 31. Farming equipment and implements.                                | X    |                                      |                                   |   |
| 32. Farm supplies, chemicals, and feed.                              | X    |                                      |                                   |   |
| 33. Other personal property of any kind not already listed. Itemize. | X    |                                      |                                   |   |

2 continuation sheets attached

Total ➤

**\$ 21,125.00**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C

(6/90)

In re **ROBERT GUERNSEY**

**MARCIAGUERNSEY**

, Case No.

Debtor.

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

| DESCRIPTION OF PROPERTY | SPECIFY LAW PROVIDING EACH EXEMPTION | VALUE OF CLAIMED EXEMPTION | CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS |
|-------------------------|--------------------------------------|----------------------------|--|
| CLOTHING                | CPLR § 5205(a)(5)                    | 1,000.00                   | 1,000.00   |
| HOUSEHOLD GOODS         | CPLR § 5205(a)(5)                    | 4,000.00                   | 4,000.00   |
| TRUSTCO                 | Debt. & Cred. Law § 283              | 200.00                     | 200.00   |

FORM B6D  
(12/03)

In re: ROBERT GUERNSEY

MARCIAGUERNSEY

Case No.

Debtor

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED,<br>NATURE OF LIEN, AND<br>DESCRIPTION AND MARKET<br>VALUE OF PROPERTY<br>SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF CLAIM<br>WITHOUT<br>DEDUCTING<br>VALUE OF<br>COLLATERAL | UNSECURED<br>PORTION,<br>IF ANY |
|--|----------|--------------------------------------|---|------------|--------------|----------|--|---------------------------------|
| ACCOUNT NO.  |          |                                      | Security Agreement<br>1999 JEEP GRAND CHEROKEE<br>MILEAGE 70K<br><br>VALUE \$10,700.00                            |            |              |          | 11,711.00  | 1,011.00                        |
| AmeriCredit<br>801 Cherry St<br>Ft Worth TX 76102  |          |                                      |   |            |              |          |  |                                 |
| ACCOUNT NO.  |          |                                      | Security Agreement<br>1999 CHEVY MALIBU<br>MILEAGE 140K<br><br>VALUE \$2,925.00                                   |            |              |          | 7,957.00   | 5,032.00                        |
| Arcadia Financial<br>2208 Highway 121<br>Bedford TX 76021  |          |                                      |   |            |              |          |  |                                 |

0 Continuation sheets attached

Subtotal ➤  
(Total of this page)  
Total ➤  
(Use only on last page)

|             |
|-------------|
| \$19,668.00 |
| \$19,668.00 |

(Report total also on Summary of Schedules)

In re **ROBERT GUERNSEY**

**MARICIA GUERNSEY**

Debtor

Case No.

(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(12/03)

In re

**ROBERT GUERNSEY**

Debtor

**MARCIA GUERNSEY**

Case No.

(If known)

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet)

### **Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions.)                 | CODEBTOR<br><br>HUSBAND, WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS<br>INCURRED AND CONSIDERATION<br>FOR CLAIM | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT<br>OF CLAIM | AMOUNT<br>ENTITLED<br>TO<br>PRIORITY |
|---|--|---|------------|--------------|----------|--------------------|--------------------------------------|
|   |  |   |            |              |          |                    |                                      |
| ACCOUNT NO.<br><br><b>Internal Revenue Svc<br/>Attn: Special Procedures Br<br/>Box 266, Rm 309<br/>Buffalo NY 14201</b> |  | <b>TAXES 2003</b>   |            |              |          | <b>2,944.00</b>    | <b>2,944.00</b>                      |
| ACCOUNT NO.<br><br><b>NYS Dept Tax &amp; Finance<br/>Bankruptcy Section<br/>Box 5300<br/>Albany NY 12205</b>            |  | <b>TAXES 2002 (\$1,966.00) &amp; 2003<br/>(\$834.00)</b>  |            |              |          | <b>2,800.00</b>    | <b>2,800.00</b>                      |

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

|   |   |                   |
|---|---|-------------------|
| Subtotal<br>(Total of this page)                              | > | <b>\$5,744.00</b> |
| Total<br>(Use only on last page of the completed Schedule E.) | > | <b>\$5,744.00</b> |

(Report total also on Summary of Schedules)

In re ROBERT GUERNSEY

Debtor

MARCI GUERNSEY

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR<br><small>HUSBAND, WIFE, JOINT<br/>OR COMMUNITY</small> | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|--|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |  |   |            |              |          | 188.00             |
| <b>A T &amp; T<br/>C/O RMA<br/>Box 105038<br/>Atlanta GA 30348</b>   |  |   |            |              |          | 20.00              |
| ACCOUNT NO.  |  |   |            |              |          | 51.00              |
| <b>Bailey &amp; Filipp Eye Physicians<br/>222 Great Oaks Blvd<br/>Albany NY 12203</b>                          |  |   |            |              |          | 95.00              |
| ACCOUNT NO.  |  |   |            |              |          | 4,171.00           |
| <b>BMG Music Svc<br/>C/O NSA<br/>Box 8901<br/>Westbury NY 11590</b>  |  |   |            |              |          |                    |
| <b>BMG Music Svc<br/>C/O Merchants Credit Guide<br/>223 W Jackson Blvd<br/>Chicago IL 60606</b>                |  |   |            |              |          |                    |
| ACCOUNT NO.  |  |   |            |              |          |                    |
| <b>Book of the Month Club<br/>C/O Allied Interstate<br/>Box 361445<br/>Columbus OH 43236</b>                   |  |   |            |              |          |                    |
| ACCOUNT NO.  |  |   |            |              |          |                    |
| <b>Capital One<br/>Box 85147<br/>Richmond VA 23276</b>   |  |   |            |              |          |                    |

6 Continuation sheets attached

Subtotal >

\$4,525.00

Total >

Form B6F - Cont.  
(12/03)

In re **ROBERT GUERNSEY**

Debtor

**MARCI GUERNSEY**

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |          |                                     |   |            |              |          | 562.00             |
| <b>Citi Cards</b><br><b>Box 8106</b><br><b>S Hackensack NJ 07606</b>   |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 920.00             |
| <b>Direct Merchants</b><br><b>Box 105278</b><br><b>Atlanta GA 30348</b>  |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 210.00             |
| <b>Dish Network</b><br><b>C/O AFNI</b><br><b>Box 47248</b><br><b>Oak Park MI 48237</b>                         |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 165.00             |
| <b>Dobson Cellularone</b><br><b>C/O A R Sys</b><br><b>Box 80766</b><br><b>Valley Forge PA 19484</b>            |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 2,851.00           |
| <b>FCNB</b><br><b>Box 2638</b><br><b>Omaha NE 68103</b>  |          |                                     |   |            |              |          |                    |

Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$4,708.00**

Total ➤

(Use only on last page of the completed Schedule F.)

Form B6F - Cont.  
(12/03)

In re **ROBERT GUERNSEY**

Debtor

**MARCI GUERNSEY**

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.)            | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|---|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.   |          |                                     |   |            |              |          | 60.00              |
| <b>Figis</b><br><b>C/O Mitchell N Kay</b><br><b>Box 9006</b><br><b>Smithtown NY 11787</b>                                 |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.   |          |                                     |   |            |              |          | 884.00             |
| <b>Fingerhut</b><br><b>Box 745010</b><br><b>Cincinnati OH 45274</b>   |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.   |          |                                     |   |            |              |          | 548.00             |
| <b>First Natl Credit Card</b><br><b>C/O LTD Financial Svc</b><br><b>7322 Southwest Freeway</b><br><b>Houston TX 77074</b> |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.   |          |                                     |   |            |              |          | 283.00             |
| <b>First Premier</b><br><b>Box 5147</b><br><b>Sioux Falls SD 57117</b>  |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.   |          |                                     |   |            |              |          | 32.00              |
| <b>GR Nutrition</b><br><b>C/O RMBC</b><br><b>Box 1234</b><br><b>Elmsford NY 10523</b>                                     |          |                                     |   |            |              |          |                    |

Sheet no. 2 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$1,807.00**

Total ➤

(Use only on last page of the completed Schedule F.)

Form B6F - Cont.  
(12/03)

In re ROBERT GUERNSEY

Debtor

MARCI GUERNSEY

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |          |                                     |   |            |              |          | 24.00              |
| <b>Hamilton Collections<br/>C/O NSA<br/>Box 8901<br/>Westbury NY 11590</b>                                     |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 2,344.00           |
| <b>Household Credit<br/>Box 175051<br/>Baltimore MD 21297</b>  |          |                                     |   |            |              |          |                    |
| <b>Household Credit<br/>C/O Bureau of Collections<br/>Box 9001<br/>Minnesota MN 55345</b>                      |          |                                     |   |            |              |          |                    |
| <b>Household Credit<br/>C/O NCB Management<br/>Box 1099<br/>Langhorne PA 19047</b>                             |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 13,192.00          |
| <b>Internal Revenue Svc<br/>Attn: Special Procedures Br<br/>Box 266, Rm 309<br/>Buffalo NY 14201</b>           |          |                                     | <b>TAXES 1994, 1995, 1996, 1997 &amp; 1999</b>  |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 34.00              |
| <b>Leslie Sansone<br/>6 Commercial St<br/>Hicksville NY 11801</b>  |          |                                     |   |            |              |          |                    |

Sheet no. 3 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$15,594.00**

Total ➤

(Use only on last page of the completed Schedule F.)

Form B6F - Cont.  
(12/03)

In re ROBERT GUERNSEY

Debtor

MARCI GUERNSEY

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |          |                                     |   |            |              |          | 1,037.00           |
| <b>Metro Med Svc<br/>C/O Creditors Exchange<br/>80 Holtz Dr<br/>Buffalo NY 14225</b>                           |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 33.00              |
| <b>Nat'l Handicapped Workshop<br/>C/O Paige Credit Management<br/>Box 140729<br/>Nashville TN 37214</b>        |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 3,367.00           |
| <b>Newport News/FCNB<br/>101 Crossway Pk<br/>Woodbury NY 11797</b>   |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 24.00              |
| <b>North American Fishing Club<br/>C/O RMCB<br/>Box 1234<br/>Elmsford NY 10523</b>                             |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 356.00             |
| <b>North American Hunting Club<br/>Box 2300<br/>York PA 17415</b>  |          |                                     |   |            |              |          |                    |
| <b>North American Hunting Club<br/>C/O RMCB<br/>Box 1234<br/>Elmsford NY 10523</b>                             |          |                                     |   |            |              |          |                    |

Sheet no. 4 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$4,817.00**

Total ➤

(Use only on last page of the completed Schedule F.)

Form B6F - Cont.  
(12/03)

In re **ROBERT GUERNSEY**

Debtor

**MARCI GUERNSEY**

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |          |                                     | TAXES 1995  |            |              |          | 1,612.00           |
| <b>NYS Dept Tax &amp; Finance<br/>Bankruptcy Section<br/>Box 5300<br/>Albany NY 12205</b>                      |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 378.00             |
| <b>Orchard Bank<br/>Box 17051<br/>Baltimore MD 21297</b>   |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 24.00              |
| <b>Reiman Media Group<br/>C/O Allied Interstate<br/>Box 361445<br/>Columbus OH 43236</b>                       |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 93.00              |
| <b>Reliance Nat'l<br/>C/O IC Systems<br/>Box 64378<br/>St Paul MN 65148</b>                                    |          |                                     |   |            |              |          |                    |
| <b>Bassett Hospital<br/>C/O Burr &amp; Reid LLP<br/>Box 2308<br/>Binghamton NY 13902</b>                       |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 955.00             |
| <b>Sears<br/>Box 182149<br/>Columbus OH 43218</b>  |          |                                     |   |            |              |          |                    |

Sheet no. 5 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$3,062.00**

Total ➤

(Use only on last page of the completed Schedule F.)

Form B6F - Cont.  
(12/03)

In re ROBERT GUERNSEY

Debtor

MARCI GUERNSEY

Case No.

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

| CREDITOR'S NAME,<br>MAILING ADDRESS<br>INCLUDING ZIP CODE,<br>AND ACCOUNT NUMBER<br>(See instructions, above.) | CODEBTOR | HUSBAND WIFE, JOINT<br>OR COMMUNITY | DATE CLAIM WAS INCURRED<br>AND CONSIDERATION FOR CLAIM.<br>IF CLAIM IS SUBJECT TO<br>SETOFF, SO STATE | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF<br>CLAIM |
|--|----------|-------------------------------------|---|------------|--------------|----------|--------------------|
| ACCOUNT NO.  |          |                                     |   |            |              |          | 201.00             |
| <b>Seventh Ave<br/>C/O Acct Control Sys<br/>256 Livingston St<br/>Northvale NJ 07647</b>                       |          |                                     |   |            |              |          |                    |
| ACCOUNT NO.  |          |                                     |   |            |              |          | 100.00             |
| <b>Vartec Telcom<br/>C/O D &amp; B RMS<br/>4836 Brecksville Rd<br/>Richfield OH 44286</b>                      |          |                                     |   |            |              |          |                    |

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority  
Claims

Subtotal  
(Total of this page) ➤

**\$301.00**

Total ➤

**\$34,814.00**

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: ROBERT GUERNSEY

MARCIAGUERNSEY

Case No.

Debtor

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

| NAME AND MAILING ADDRESS, INCLUDING ZIP CODE,<br>OF OTHER PARTIES TO LEASE OR CONTRACT. | DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF<br>DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR<br>NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT<br>NUMBER OF ANY GOVERNMENT CONTRACT. |
|---|---|
|   |   |

B6H

(6/90)

In re: ROBERT GUERNSEY

MARCIAGUERNSEY

, Case No.

Debtor

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

| NAME AND ADDRESS OF CODEBTOR | NAME AND ADDRESS OF CREDITOR |
|------------------------------|------------------------------|
|------------------------------|------------------------------|

Form B6I  
(12/03)

In re **ROBERT GUERNSEY, MARCIA GUERNSEY**

, Case No.

Debtor

(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

|   |  |                    |
|---|--|--------------------|
| Debtor's Marital Status: <b>MARRIED</b> | DEPENDENTS OF DEBTOR AND SPOUSE          |                    |
| Debtor's Age:<br>Spouse's Age:          | RELATIONSHIP<br><b>MICHAEL MCDONNELL</b> | AGE<br><b>17</b>   |
| EMPLOYMENT:                             | DEBTOR                                   | SPOUSE             |
| Occupation                              | <b>RETIRED</b>                           | <b>HOUSEKEEPER</b> |
| Name of Employer                        | <b>GUFFIN FUNERAL HOME</b>               |                    |
| How long employed                       | <b>18 YRS</b>                            |                    |
| Address of Employer                     |  |                    |

| Income: (Estimate of average monthly income)   | DEBTOR             | SPOUSE           |
|--|--------------------|------------------|
| Current monthly gross wages, salary, and commissions<br>(pro rate if not paid monthly.)                                    | \$ <b>0.00</b>     | <b>554.66</b>    |
| Estimated monthly overtime   | \$ <b>0.00</b>     | <b>0.00</b>      |
| <b>SUBTOTAL</b>  | <b>\$ 0.00</b>     | <b>\$ 554.66</b> |
| LESS PAYROLL DEDUCTIONS  |                    |                  |
| a. Payroll taxes and social security   | \$ <b>0.00</b>     | <b>42.47</b>     |
| b. Insurance   | \$ <b>0.00</b>     | <b>0.00</b>      |
| c. Union dues  | \$ <b>0.00</b>     | <b>0.00</b>      |
| d. Other (Specify) _____   | \$ <b>0.00</b>     | <b>0.00</b>      |
| <b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>  | <b>\$ 0.00</b>     | <b>42.47</b>     |
| <b>TOTAL NET MONTHLY TAKE HOME PAY</b>   | <b>\$ 0.00</b>     | <b>512.20</b>    |
| Regular income from operation of business or profession or farm<br>(attach detailed statement)                             | \$ <b>0.00</b>     | <b>0.00</b>      |
| Income from real property  | \$ <b>0.00</b>     | <b>0.00</b>      |
| Interest and dividends   | \$ <b>0.00</b>     | <b>0.00</b>      |
| Alimony, maintenance or support payments payable to the debtor for the<br>debtor's use or that of dependents listed above. | \$ <b>0.00</b>     | <b>0.00</b>      |
| Social security or other government assistance<br>(Specify) _____  | \$ <b>0.00</b>     | <b>0.00</b>      |
| Pension or retirement income   | \$ <b>2,440.00</b> | <b>0.00</b>      |
| Other monthly income<br>(Specify) _____  | \$ <b>0.00</b>     | <b>0.00</b>      |
| <b>TOTAL MONTHLY INCOME</b>  | <b>\$ 2,440.00</b> | <b>\$ 512.20</b> |

**TOTAL COMBINED MONTHLY INCOME** **\$ 2,952.20** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following  
the filing of this document:

**NONE**

Form B6J  
(6/90)

In re **ROBERT GUERNSEY, MARCIA GUERNSEY**

Case No. \_\_\_\_\_

Debtor

(If known)

## **SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

- Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

|   |    |                 |
|---|----|-----------------|
| Rent or home mortgage payment (include lot rented for mobile home)                                  | \$ | 500.00          |
| Are real estate taxes included? Yes _____ No <input checked="" type="checkbox"/>                    |    |                 |
| Is property insurance included? Yes _____ No <input checked="" type="checkbox"/>                    |    |                 |
| Utilities Electricity and heating fuel  | \$ | 230.00          |
| Water and sewer   | \$ | 0.00            |
| Telephone   | \$ | 70.00           |
| Other _____   | \$ | 0.00            |
| Home maintenance (repairs and upkeep)   | \$ | 0.00            |
| Food  | \$ | 450.00          |
| Clothing  | \$ | 75.00           |
| Laundry and dry cleaning  | \$ | 0.00            |
| Medical and dental expenses   | \$ | 160.00          |
| Transportation (not including car payments)   | \$ | 200.00          |
| Recreation, clubs and entertainment, newspapers, magazines, etc.                                    | \$ | 0.00            |
| Charitable contributions  | \$ | 0.00            |
| Insurance (not deducted from wages or included in home mortgage payments)                           |    |                 |
| Homeowner's or renter's   | \$ | 0.00            |
| Life  | \$ | 219.00          |
| Health  | \$ | 350.00          |
| Auto  | \$ | 165.00          |
| Other <b>BURIAL INSURANCE</b>   | \$ | 61.00           |
| Taxes (not deducted from wages or included in home mortgage payments)                               |    |                 |
| (Specify) _____   | \$ | 0.00            |
| Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan) |    |                 |
| Auto  | \$ | 0.00            |
| Other _____   | \$ | 0.00            |
| Alimony, maintenance or support paid to others  | \$ | 0.00            |
| Payments for support of additional dependents not living at your home                               | \$ | 0.00            |
| Regular expenses from operation of business, profession, or farm (attach detailed statement)        | \$ | 0.00            |
| Other _____   | \$ | 0.00            |
| <b>TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)</b>                                 | \$ | <b>2,480.00</b> |

### [FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

|   |    |          |
|---|----|----------|
| A. Total projected monthly income         | \$ | 2,952.20 |
| B. Total projected monthly expenses       | \$ | 2,480.00 |
| C. Excess income (A minus B)              | \$ | 472.20   |
| D. Total amount to be paid into plan each | \$ | 470.00   |

**Monthly**  
(interval)

Official Form 6 - Cont .  
(12/03)

In re: ROBERT GUERNSEY  
Debtor

MARCI GUERNSEY,

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/1/2005

Signature: /s/ ROBERT GUERNSEY  
**ROBERT GUERNSEY**

Date: 6/1/2005

Signature: /s/ MARCIA GUERNSEY  
**MARCIA GUERNSEY**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT

Northern District of New York

In re: ROBERT GUERNSEY  
XXX-XX-9813

MARCIAGUERNSEY  
XXX-XX-6529

Case No. \_\_\_\_\_  
Chapter 13

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT       | SOURCE                       | FISCAL YEAR PERIOD |
|--------------|------------------------------|--------------------|
| 35,414.00    | <b>TOTAL INCOME-COMBINED</b> | 2003               |
| -\$35,000.00 | <b>TOTAL INCOME-COMBINED</b> | 2004               |

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| AMOUNT | SOURCE | FISCAL YEAR PERIOD |
|--------|--------|--------------------|
|--------|--------|--------------------|

**3. Payments to creditors**

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|------------------------------|-------------------|-------------|--------------------|
|------------------------------|-------------------|-------------|--------------------|

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

| NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR | DATES OF PAYMENTS | AMOUNT PAID | AMOUNT STILL OWING |
|---|-------------------|-------------|--------------------|
|---|-------------------|-------------|--------------------|

| NAME AND ADDRESS OF CREDITOR<br>AND RELATIONSHIP TO DEBTOR | DATES OF<br>PAYMENTS | AMOUNT PAID | AMOUNT<br>STILL OWING |
|--|----------------------|-------------|-----------------------|
|--|----------------------|-------------|-----------------------|

---

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



- a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| CAPTION OF SUIT<br>AND CASE NUMBER | NATURE OF PROCEEDING | COURT OR AGENCY<br>AND LOCATION | STATUS OR<br>DISPOSITION |
|------------------------------------|----------------------|---------------------------------|--------------------------|
|------------------------------------|----------------------|---------------------------------|--------------------------|

---

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



| NAME AND ADDRESS<br>OF PERSON FOR WHOSE<br>BENEFIT PROPERTY WAS SEIZED | DATE OF<br>SEIZURE | DESCRIPTION<br>AND VALUE OF<br>PROPERTY |
|--|--------------------|---|
|--|--------------------|---|

---

#### 5. Repossessions, foreclosures and returns

None



- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF CREDITOR OR SELLER | DATE OF REPOSSESSION,<br>FORECLOSURE SALE<br>TRANSFER OR RETURN | DESCRIPTION<br>AND VALUE OF<br>PROPERTY |
|---|---|---|
|---|---|---|

---

#### 6. Assignments and receiverships

None



- a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF ASSIGNEE | DATE OF<br>ASSIGNMENT | TERMS OF<br>ASSIGNMENT<br>OR SETTLEMENT |
|---------------------------------|-----------------------|---|
|---------------------------------|-----------------------|---|

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

| NAME AND ADDRESS<br>OF CUSTODIAN | NAME AND ADDRESS<br>OF COURT<br>CASE TITLE & NUMBER | DATE OF<br>ORDER | DESCRIPTION<br>AND VALUE OF<br>PROPERTY |
|----------------------------------|---|------------------|---|
|----------------------------------|---|------------------|---|

## 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF PERSON<br>OR ORGANIZATION | RELATIONSHIP<br>TO DEBTOR,<br>IF ANY | DATE<br>OF GIFT | DESCRIPTION<br>AND VALUE OF<br>GIFT |
|--|--------------------------------------|-----------------|-------------------------------------|
|--|--------------------------------------|-----------------|-------------------------------------|

## 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| DESCRIPTION<br>AND VALUE OF<br>PROPERTY | DESCRIPTION OF CIRCUMSTANCES AND, IF<br>LOSS WAS COVERED IN WHOLE OR IN PART<br>BY INSURANCE, GIVE PARTICULARS | DATE OF<br>LOSS |
|---|--|-----------------|
|---|--|-----------------|

## 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS<br>OF PAYEE | DATE OF PAYMENT,<br>NAME OF PAYOR IF<br>OTHER THAN DEBTOR | AMOUNT OF MONEY OR<br>DESCRIPTION AND VALUE<br>OF PROPERTY |
|------------------------------|---|--|
| JERROLD W BARTMAN ESQ        |   | \$450.00   |

## 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

|   |      |  |
|---|------|--|
| NAME AND ADDRESS OF TRANSFeree,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY<br>TRANSFERRED<br>AND VALUE RECEIVED |
|---|------|--|

## 11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF INSTITUTION | TYPE OF ACCOUNT, LAST FOUR<br>DIGITS OF ACCOUNT NUMBER,<br>AND AMOUNT OF FINAL BALANCE | AMOUNT AND<br>DATE OF SALE<br>OR CLOSING |
|------------------------------------|--|--|
|------------------------------------|--|--|

## 12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS<br>OF BANK OR<br>OTHER DEPOSITORY | NAMES AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF<br>CONTENTS | DATE OF TRANSFER<br>OR SURRENDER,<br>IF ANY |
|--|---|-------------------------------|---|
|--|---|-------------------------------|---|

## 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

| NAME AND ADDRESS OF CREDITOR | DATE OF<br>SETOFF | AMOUNT OF<br>SETOFF |
|------------------------------|-------------------|---------------------|
|------------------------------|-------------------|---------------------|

## 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

| NAME AND ADDRESS<br>OF OWNER | DESCRIPTION AND VALUE<br>OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

## 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

| SITE NAME AND ADDRESS | NAME AND ADDRESS OF GOVERNMENTAL UNIT | DATE OF NOTICE | ENVIRONMENTAL LAW |
|-----------------------|---------------------------------------|----------------|-------------------|
|-----------------------|---------------------------------------|----------------|-------------------|

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

| NAME AND ADDRESS OF GOVERNMENTAL UNIT | DOCKET NUMBER | STATUS OR DISPOSITION |
|---------------------------------------|---------------|-----------------------|
|---------------------------------------|---------------|-----------------------|

---

## 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

| NAME | TAXPAYER<br>I.D. NUMBER | ADDRESS | NATURE OF BUSINESS | BEGINNING AND ENDING<br>DATES |
|------|-------------------------|---------|--------------------|-------------------------------|
|------|-------------------------|---------|--------------------|-------------------------------|

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None



|      |         |
|------|---------|
| NAME | ADDRESS |
|------|---------|

---

## 19. Books, records and financial statements

None



a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

|                  |                         |
|------------------|-------------------------|
| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None



|                  |                         |
|------------------|-------------------------|
| NAME AND ADDRESS | DATES SERVICES RENDERED |
|------------------|-------------------------|

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None



|      |         |
|------|---------|
| NAME | ADDRESS |
|------|---------|

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None



|                  |             |
|------------------|-------------|
| NAME AND ADDRESS | DATE ISSUED |
|------------------|-------------|

---

## 20. Inventories

None

- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

| DATE OF INVENTORY | INVENTORY SUPERVISOR | DOLLAR AMOUNT OF INVENTORY<br>(Specify cost, market or other basis) |
|-------------------|----------------------|---|
|-------------------|----------------------|---|

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

| DATE OF INVENTORY | NAME AND ADDRESSES OF CUSTODIAN<br>OF INVENTORY RECORDS |
|-------------------|---|
|-------------------|---|

## 21. Current Partners, Officers, Directors and Shareholders

None

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

| NAME AND ADDRESS | NATURE OF INTEREST | PERCENTAGE OF INTEREST |
|------------------|--------------------|------------------------|
|------------------|--------------------|------------------------|

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

| NAME AND ADDRESS | TITLE | NATURE AND PERCENTAGE<br>OF STOCK OWNERSHIP |
|------------------|-------|---|
|------------------|-------|---|

---

## 22. Former partners, officers, directors and shareholders

None

- a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

| NAME | ADDRESS | DATE OF WITHDRAWAL |
|------|---------|--------------------|
|------|---------|--------------------|

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

| NAME AND ADDRESS | TITLE | DATE OF TERMINATION |
|------------------|-------|---------------------|
|------------------|-------|---------------------|

---

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

---

#### 24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six -year period** immediately preceding the commencement of the case.

---

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

---

#### 25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

---

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

---

\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 6/1/2005

Signature of Debtor /s/ ROBERT GUERNSEY  
ROBERT GUERNSEY

Date 6/1/2005

Signature of Joint Debtor /s/ MARCIA GUERNSEY  
MARCIA GUERNSEY

UNITED STATES BANKRUPTCY COURT  
Northern District of New York

In re: ROBERT GUERNSEY

MARCIAS GUERNSEY

Case No.

Chapter

13

Debtors

**DISCLOSURE OF COMPENSATION OF ATTORNEY  
FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

|   |    |          |
|---|----|----------|
| For legal services, I have agreed to accept           | \$ | 1,890.00 |
| Prior to the filing of this statement I have received | \$ | 450.00   |
| Balance Due   | \$ | 1,440.00 |

2. The source of compensation paid to me was:

Debtor  Other (specify)

3. The source of compensation to be paid to me is:

Debtor  Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a) Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b) Preparation and filing of any petition, schedules, statement of affairs, and plan which may be required;
- c) Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d) [Other provisions as needed]

**None**

6. By agreement with the debtor(s) the above disclosed fee does not include the following services:

**ADVERSARY PROCEEDINGS**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: 6/1/2005

/s/Daniel P. O'Leary  
DANIEL P. O'LEARY, ESQ., Bar No. 510168

JERROLD W. BARTMAN, ESQ.  
Attorney for Debtor(s)

A T & T  
C/O RMA  
Box 105038  
Atlanta GA 30348

AmeriCredit  
801 Cherry St  
Ft Worth TX 76102

Arcadia Financial  
2208 Highway 121  
Bedford TX 76021

Bailey & Filipp Eye Physicians  
222 Great Oaks Blvd  
Albany NY 12203

Bassett Hospital  
C/O Burr & Reid LLP  
Box 2308  
Binghamton NY 13902

BMG Music Svc  
C/O Merchants Credit Guide  
223 W Jackson Blvd  
Chicago IL 60606

BMG Music Svc  
C/O NSA  
Box 8901  
Westbury NY 11590

Book of the Month Club  
C/O Allied Interstate  
Box 361445  
Columbus OH 43236

Capital One  
Box 85147  
Richmond VA 23276

Citi Cards  
Box 8106  
S Hackensack NJ 07606

Direct Merchants  
Box 105278  
Atlanta GA 30348

Dish Network  
C/O AFNI  
Box 47248  
Oak Park MI 48237

Dobson Cellularone  
C/O A R Sys  
Box 80766  
Valley Forge PA 19484

FCNB  
Box 2638  
Omaha NE 68103

Figis  
C/O Mitchell N Kay  
Box 9006  
Smithtown NY 11787

Fingerhut  
Box 745010  
Cincinnati OH 45274

First Natl Credit Card  
C/O LTD Financial Svc  
7322 Southwest Freeway  
Houston TX 77074

First Premier  
Box 5147  
Sioux Falls SD 57117

GR Nutrition  
C/O RMBC  
Box 1234  
Elmsford NY 10523

Hamilton Collections  
C/O NSA  
Box 8901  
Westbury NY 11590

Household Credit  
Box 175051  
Baltimore MD 21297

Household Credit  
C/O NCB Management  
Box 1099  
Langhorne PA 19047

Household Credit  
C/O Bureau of Collections  
Box 9001  
Minnesota MN 55345

Internal Revenue Svc  
Attn: Special Procedures Br  
Box 266, Rm 309  
Buffalo NY 14201

Leslie Sansone  
6 Commercial St  
Hicksville NY 11801

Metro Med Svc  
C/O Creditors Exchange  
80 Holtz Dr  
Buffalo NY 14225

Nat'l Handicapped Workshop  
C/O Paige Credit Management  
Box 140729  
Nashville TN 37214

Newport News/FCNB  
101 Crossway Pk  
Woodbury NY 11797

North American Fishing Club  
C/O RMCB  
Box 1234  
Elmsford NY 10523

North American Hunting Club  
Box 2300  
York PA 17415

North American Hunting Club  
C/O RMCB  
Box 1234  
Elmsford NY 10523

NYS Dept Tax & Finance  
Bankruptcy Section  
Box 5300  
Albany NY 12205

Orchard Bank  
Box 17051  
Baltimore MD 21297

Reiman Media Group  
C/O Allied Interstate  
Box 361445  
Columbus OH 43236

Reliance Nat'l  
C/O IC Systems  
Box 64378  
St Paul MN 65148

Sears  
Box 182149  
Columbus OH 43218

Seventh Ave  
C/O Acct Control Sys  
256 Livingston St  
Northvale NJ 07647

Vartec Telcom  
C/O D & B RMS  
4836 Brecksville Rd  
Richfield OH 44286

UNITED STATES BANKRUPTCY COURT

Northern District of New York

In re: **ROBERT GUERNSEY** Case No. \_\_\_\_\_  
XXX-XX-9813 **MARCI GUERNSEY**  
XXX-XX-6529 Chapter **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 5 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 6/1/2005

Signed: /s/ ROBERT GUERNSEY  
**ROBERT GUERNSEY**

Signed: /s/Daniel P. O'Leary  
**DANIEL P. O'LEARY, ESQ.**  
Bar No. **510168**

Signed: /s/ MARCIA GUERNSEY  
**MARCIA GUERNSEY**